

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re) Chapter 7
Richard Kawa and) Case no. 06-01785
Dorothy Kawa,) Judge Pamela S. Hollis
Debtors.) Hearing Date: December 10, 2009
) Hearing Time: 10:30 a.m.

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bank. P. 2002(a)(6) and 2002(f)(8), please take notice that Barry A. Chatz, trustee of the above-styled estate, has filed a Final Report and the Trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 South Dearborn Street, 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the Trustee, any party whose application is being challenged and the United States Trustee.

A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on Thursday, December 10, 2009 in Courtroom 644, United States Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604.**

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: November 5, 2009

/s/ Barry A. Chatz, Trustee

Barry A. Chatz, Trustee
120 South Riverside Plaza
Suite 1200
Chicago, IL 60606
(312) 876-7100
(312) 876-0288 Fax
BAChatz@arnstein.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re) Chapter 7
) Case no. 06-01785
Richard Kawa and) Judge Pamela S. Hollis
Dorothy Kawa,)
Debtors.) Hearing Date: December 10, 2009
) Hearing Time: 10:30 a.m.

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$	12,004.27
<i>And approved disbursements of</i>	\$	3,349.20
<i>Leaving a balance on hand of</i>	\$	8,655.07

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
<u>Trustee: Barry A. Chatz</u>	<u>\$1,500.00¹</u>	<u>\$48.00</u>
<u>Attorney for Trustee: Gregory K. Stern</u>	<u>\$3,000.00²</u>	<u>\$ 0.00</u>
<u>Appraiser:</u>	<u> </u>	<u> </u>

¹ The total amount of compensation due Trustee is \$1,950.42 according to 11 U.S.C. § 326; exercising his discretion, Trustee requests a reduced amount of compensation in the amount of \$1,500.00.

² The Trustee's counsel, Gregory K. Stern, filed an Application for Compensation and Reimbursement of Expenses on November 25, 2008. On December 11, 2008, this Court entered an Order awarding the payment of fees in the amount of \$10,492.00 and the reimbursement of expenses in the amount of \$339.38 (the "Fee Award"). The Trustee paid Mr. Stern \$3,339.38 in partial payment of the Fee Award, leaving a balance due of \$7,492.00. Mr. Stern has agreed to accept an additional \$3,000 payment in full satisfaction of the Fee Award.

Auctioneer: _____

Accountant: _____

Special Attorney for Trustee: _____

Charges: _____

Fees: _____

Other: _____

Other: _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
<u>Attorney for Debtor:</u> _____	_____	_____
<u>Attorney for:</u> _____	_____	_____
<u>Appraiser for:</u> _____	_____	_____
<u>Auctioneer:</u> _____	_____	_____
<u>Accountant for:</u> _____	_____	_____
<u>Other:</u> _____	_____	_____
<u>Other:</u> _____	_____	_____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$31,301.96 must be paid in advance of any dividend to general (unsecured) creditors:

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>000011B</u>	Dept. of the Treasury <u>Internal Revenue Service</u>	<u>\$21,679.96</u>	<u>\$2,844.59</u>

000002B Illinois Dept. of Revenue \$9,622.00 \$1,262.48

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Date: November 5, 2009

/s/ Barry A. Chatz, Trustee

Barry A. Chatz, Trustee
120 South Riverside Plaza
Suite 1200
Chicago, IL 60606
(312) 876-7100
(312) 876-0288 Fax
BAChatz@arnstein.com

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 06-01785User: lhuley
Form ID: pdf006Page 1 of 2
Total Noticed: 46

Date Rcvd: Nov 10, 2009

The following entities were noticed by first class mail on Nov 12, 2009.

db +Richard Kawa, 6313 W Cuyler, Chicago, IL 60634-1510
 jdb +Dorothy Kawa, Discharge Waived, 6313 W Cuyler, Chicago, IL 60634-1510
 aty +Ernesto D Borges, Law Offices of Ernesto Borges, 105 W Madison Street, 23rd Floor, Chicago, IL 60602-4647
 aty +Gregory K Stern, Gregory K. Stern, P.C., 53 West Jackson Blvd., Suite 1442, Chicago, IL 60604-3536
 aty +James Hausler, Gregory K Stern PC, 53 W Jackson Blvd Suite 1442, Chicago, IL 60604-3536
 tr +Barry A Chatz, Arnstein & Lehr, 120 South Riverside Plaza Ste 1200, Chicago, IL 60606-3910
 10616368 Adolph Dabros, 593 N. Greenview, Chicago, IL 60622
 10616369 Affiliated Credit Services, P.O. Box 1329, Rochester, MN 55903
 10616370 Amer Collection, 3948 N. Milwaukee, Chicago, IL 60641
 10616373 +Carson Pirie Scott, 140 W. Industrial Dr., Elmhurst, IL 60126-1602
 10616374 +Certege, P.O. Box 30046, Tampa, FL 33630-3046
 10616375 +Charter One, 1 Citizens Drivw, RDC-265, Riverside, RI 02915-3019
 10616376 +Chase, 100 Duffy Avenue, Hicksville, NY 11801-3636
 10616377 +Chase, 225 Chastain Meadows Ct., Kennesaw, GA 30144-5841
 10616378 +First Card, PO Box 15098, The Lakes, NV 89163-0001
 10616379 +First USA Bank NA, 1001 Jefferson Plaza, Wilmington, DE 19801-1493
 10616380 +Freedman Anselmo Linsberg & Rappe, P.O. Box 3228, Naperville, IL 60566-3228
 10616381 +Genesis Financial Solutions, 104 E. Beeline Lane, PO Box 2445, Harker Heights, TX 76548-0445
 10616385 +HSBC, 2700 Sanders Rd., Prospect Heights, IL 60070-2701
 10616382 +Harris NA, PO Box 94034, Palatine, IL 60094-4034
 10616383 +Heller & Frisone, 33 N. LaSalle, Suite 1200, Chicago, IL 60602-2866
 12075356 +Household Bank (SB), N.A., (Bon Ton), eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 10616384 +Household Bank SB NA, c/o Bass & Associates P C, 3936 E Ft Lowell Rd Ste 200, Tucson, AZ 85712-1083
 11984694 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, 100 West Randolph Street Level 7-425, Chicago, Illinois 60601)
 10616387 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114-0326
 (address filed with court: Department of the Treasury-Internal Revenue Service, Centralized Insolvency Operations, P O Box 21126, Philadelphia, PA 19114)
 10616386 Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
 10616388 +LaSalle NT Bank, 3985 N. Milwaukee, Chicago, IL 60641-2704
 10616390 +Marshall Fields, 111 Boulder Industri, Bridgeton, MO 63044-1241
 10616391 +Med Business Bureau, 1460 Renaissance Dr. #400, Park Ridge, IL 60068-1349
 10616392 +Medical Payment Data, 220 South Harrison Street, East Orange, NJ 07018-1401
 10616394 +NCO Fin/22, 507 Prudential Rd., Horsham, PA 19044-2308
 12206564 +National City, P.O. Box 94982, Cleveland, OH 44101-4982
 10616393 +National City, 1 National City Parkway, Kalamazoo, MI 49009-8002
 10616396 +Paul Bartkowski, 2322 N. Green Bay, Waukegan, IL 60087-4209
 10616397 +Resurgence Financial, LLC, 5215 Old Orchard Rd., Ste. 300, Skokie, IL 60077-1020
 10616398 +UCM Servicing Co., P.O. Box 471827, Charlotte, NC 28247-1827
 10616399 +United Mortgage & Loan Inv't. Corp., P.O. Box 471827, Charlotte, NC 28247-1827
 10616400 ++WORLD SAVINGS BANK FSB, ATTN BANKRUPTCY DEPARTMENT, 4101 WISEMAN BLVD, SAN ANTONIO TX 78251-4201
 (address filed with court: World Savings*, Attn: Bankruptcy Dept., T6F5, PO Box 659558, San Antonio, TX 78265-9558)

The following entities were noticed by electronic transmission on Nov 10, 2009.

10616371 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Armor Systems, 2322 N. Green Bay, Waukegan, IL 60087-4209
 10616372 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance L.L.C., P.O. Box 2036, Warren, MI 48090-2036
 12063495 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance LLC, Assignee/WACHOVIA, PO Box 2036, Warren MI 48090-2036
 12063494 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Asset Acceptance LLC, Assignee/FLEET CARD SERVICE, PO Box 2036, Warren MI 48090-2036
 11977363 E-mail/PDF: BNCEmails@blinellc.com Nov 11 2009 07:01:19 B-Real, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 12125714 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 10616389 +E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding*, P.O. Box 740281, Houston, TX 77274-0281
 10616395 +E-mail/Text: LDRISCOLL@NORFOLKFINANCIAL.COM Norfolk Fin, 1208 VFW Pkwy, Suite 201, Boston, MA 02132-4344

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 06-01785

User: lhuley
Form ID: pdf006

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Total Noticed: 46

Date Rcvd: Nov 10, 2009

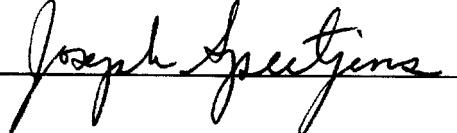
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is fluid and cursive, with a distinct "J" at the beginning.